

Claim Listing

Claims 1-41 are pending. Claims 1-14 are amended as indicated below.

1. (currently amended) A method for marketing mortgage and/or credit services over the Internet, comprising:

- selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;
- receiving, from said Internet-connected user, an indication of whether said user wishes to explore home ~~purchase~~ financing options or home equity loan options;
- receiving, from said Internet-connected user, an indication of whether or not said user maintains an asset and/or brokerage account with ~~the~~ a sponsor of said mortgage and/or credit services;
- receiving, from said Internet-connected user, an indication of said user's residence;
- receiving, from said Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;
- receiving, from said Internet-connected user, information concerning said user's investments;
- processing said received indications and information to determine mortgage and/or credit option(s) that ~~best match~~ correspond to said user's needs; and[,]
- presenting said mortgage and/or credit option(s) to said user via the Internet.

2. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 1, wherein selectively providing information concerning a plurality of mortgage and/or credit programs includes selectively providing information concerning zero-down payment and conventional mortgage programs.

3. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 1, wherein selectively providing information concerning a plurality of mortgage and/or credit programs includes selectively providing information concerning fixed-rate and adjustable-rate options.

4. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein selectively providing information concerning a plurality of mortgage and/or credit programs includes selectively generating pdf-format print files concerning selected mortgage and/or credit programs.

5. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning a property to be financed includes receiving an indication of whether said property is a single family home, condominium, multi-family residence, or commercial property.

6. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the aggressiveness of said investments.

7. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the expected rate-of-return on said investments.

8. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 1, wherein receiving, from said Internet-connected user, information concerning said user's investments includes receiving information concerning the value of non-retirement securities held by said user.

9. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as defined in claim 8, wherein receiving, from said Internet-connected user, information concerning said user's investments further includes receiving information concerning the portion of said non-retirement securities already pledged as collateral by said user.

10. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes providing a tabular comparison of at least three different down payment options.

11. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 10, wherein providing a tabular comparison of down payment options includes providing a information concerning the costs/benefits of investing potential down payment funds.

12. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes providing at least three options, each scored according to how well it meets the user's needs.

13. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 12, wherein s presenting said mortgage and/or credit option(s) to said user via the Internet further includes selectively providing explanatory information concerning why the first option is the best option for the user's needs.

14. (currently amended) A method ~~for marketing mortgage and/or credit services over the Internet~~, as ~~defined~~ in claim 1, wherein presenting said mortgage and/or credit option(s) to said user via the Internet includes selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

15. (original) A method for marketing mortgage and/or credit services, over the Internet; to both financial consultants and retail customers, the method comprising:
authenticating financial consultant users, so as to permit access, over the Internet, to selected consultant-exclusive resources;
selectively providing information concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home ~~purchase~~ financing options or home equity loan options;

selectively receiving, from any Internet-connected user, residence location information;

selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

selectively receiving, from any Internet-connected user, information concerning investments;

selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients.

13. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning in-process applications of said financial consultant's clients.

17. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning is mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

18. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning production credits of the financial consultant.

19. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and s retail customers, as defined in claim 15, further comprising:

allowing an Internet-connected retail customer to save information and/or indications provided by said customer.

20. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 19, further comprising:

allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

21. (original) A method for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 19, further comprising:

allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.

22. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, comprising:

http-responsive means for selectively providing information concerning a plurality of mortgage and/or credit programs to an Internet-connected user;

http-responsive means for receiving, from said Internet-connected user, an indication of whether said user wishes to explore home ~~purchase~~ financing options or home equity loan options;

http-responsive means for receiving, from said Internet-connected user, an indication of whether or not said user is an employee of the sponsor of said mortgage and/or credit services;

http-responsive means for receiving, from said Internet-connected user, an indication of said user's residence;

http-responsive means for receiving, from said Internet-connected user, information concerning a property to be financed;

http-responsive means for receiving, from said Internet-connected user, information concerning said user's investments;

means for processing said received indications and information to determine at least three mortgage and/or credit options that best match said user's needs; and,

http-responsive means for presenting said mortgage and/or credit options to said user via the Internet.

18. 23. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively providing information concerning zero-down payment and conventional mortgage programs.

24. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively providing information concerning fixed-rate and adjustable-rate options.

25. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for selectively providing information concerning a plurality of mortgage and/or credit programs includes means for selectively generating pdf-format print files concerning selected mortgage and/or credit programs.

26. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning a property to be financed includes means for receiving an indication of whether said property is a single family home, condominium, multi-family residence, or commercial property.

27. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments includes means for receiving information concerning the expected rate-of-return on said investments over the expected holding period.

28. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said mean for receiving, from said Internet-connected user, information concerning said user's investments includes means for receiving information concerning the value of non-retirement securities held by said user.

B 29. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 28, wherein said means for receiving, from said Internet-connected user, information concerning said user's investments further includes means for receiving information indicative of the portion of said non-retirement securities already pledged as collateral by said user.

30. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for providing a tabular comparison of at least three different down payment options.

31. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 30, wherein the means for providing a tabular comparison of down payment options also provides information concerning the costs/benefits of investing potential down payment funds.

32. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein said means for presenting said mortgage and/or credit options to said user via the Internet includes means for presenting at least three options, each scored according to how well it meets the user's needs.

33. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 32, wherein said means for presenting said mortgage and/or credit options to said user via the Internet further includes selectively providing explanatory information concerning why the first option is the best option for the user's needs.

34. (original) A computer-based system for marketing mortgage and/or credit services over the Internet, as defined in claim 22, wherein the means for presenting said mortgage and/or credit options to said user via the Internet includes means for is selectively providing a comparison of one or more system-recommended option(s) with one or more user-selected option(s).

35. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the system comprising:

means for identifying certain Internet-connected users as financial consultants, thus enabling said identified users to access, over the Internet, selected consultant-exclusive resources;

means for selectively presenting information s concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

means for selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home ~~purchase~~ financing options or home equity loan options;

means for selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

means for selectively receiving, from any Internet-connected user, information concerning investments;

means for selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

means for selectively presenting, exclusively to Internet-connected financial consultant users, information concerning said financial consultant's clients.

36. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning in-process applications of said financial consultant's clients.

37. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

38. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, wherein said means for selectively presenting, to Internets connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning production credits of the financial consultant.

39. (original) A computer-based system for marketing mortgage and/or to credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 35, further comprising:

session storage means for allowing an Internet-connected retail customer to save information and/or indications provided by said customer during a session with said system.

40. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 39, further comprising:

session retrieval means for allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

41. (original) A computer-based system for marketing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, as defined in claim 39, further comprising:

client session retrieval means for allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.

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